

United States Bankruptcy Court
District of Arizona

In re:
CATHERINE ANNE WILLIAMSON
Debtor

Case No. 15-15653-PS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-2

User: murillos
Form ID: 309I

Page 1 of 1
Total Noticed: 17

Date Rcvd: Dec 15, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2015.

db	+CATHERINE ANNE WILLIAMSON, 2272 S. MCCLELLAND PL., CHANDLER, AZ 85286-7632
tr	RUSSELL BROWN, CHAPTER 13 TRUSTEE, SUITE 800, 3838 NORTH CENTRAL AVENUE, PHOENIX, AZ 85012-1965
13873274	+Cbna/SEARS, Po Box 6283, Sioux Falls SD 57117-6283
13873278	+Jpm Chase, Po Box 24696, Columbus OH 43224-0696
13873280	+Rui Credit Services In, 1305 Walt Whitman Rd Ste, Melville NY 11747-4300
13873283	+ZWICKER & ASSOCIATES, P.C., 1225 W. WASHINGTON STREET, STE. 110, Tempe AZ 85281-1237

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: wesbrooksefax@gmail.com Dec 16 2015 01:12:35	MARK WESBROOKS,
	THE WESBROOKS LAW FIRM, PLLC, 15396 N. 83RD AVE., STE C-100, PEORIA, AZ 85381	
smg	EDI: AZDEPREV.COM Dec 16 2015 00:48:00	AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION, 1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
13873271	EDI: AMEREXPR.COM Dec 16 2015 00:48:00	AMERICAN EXPRESS, P.O. BOX 297879, Fort Lauderdale FL 33329-7879
13873272	+EDI: AZDEPREV.COM Dec 16 2015 00:48:00	ARIZONA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION FIELD 1011, 1600 W MONROE 7TH FLOOR, Phoenix AZ 85007-2612
13873273	EDI: BANKAMER.COM Dec 16 2015 00:48:00	Bk Of Amer, Po Box 982238, El Paso TX 79998
13873275	+EDI: CHASE.COM Dec 16 2015 00:48:00	Chase Card, Po Box 15298, Wilmington DE 19850-5298
13873277	+EDI: IRS.COM Dec 16 2015 00:48:00	IRS, P O BOX 7346, Philadelphia PA 19101-7346
13873279	+EDI: TSYS2.COM Dec 16 2015 00:48:00	Mcydsnb, 9111 Duke Blvd, Mason OH 45040-8999
13873281	+EDI: STF1.COM Dec 16 2015 00:48:00	Suntrust Mortgage/Cc 5, 1001 Semmes Ave, Richmond VA 23224-2245
13873282	+EDI: RMSC.COM Dec 16 2015 00:48:00	Synco/Care Credit, 950 Forrer Blvd, Kettering OH 45420-1469
13873276	EDI: USBANKARS.COM Dec 16 2015 00:48:00	Elan Financial Service, 777 E Wisconsin Ave, Milwaukee WI 53202

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2015 at the address(es) listed below:

MARK WESBROOKS	on behalf of Debtor CATHERINE ANNE WILLIAMSON	wesbrooksefax@gmail.com,
ecf@wesbrookslaw.com		
RUSSELL BROWN	ecfmailclient@chl3bk.com	
U.S. TRUSTEE	USTPRegion14.PX.ECF@USDOJ.GOV	

TOTAL: 3

Information to identify the case:

Debtor 1	CATHERINE ANNE WILLIAMSON	Social Security number or ITIN	xxx-xx-4557
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of Arizona	Date case filed for chapter	13 12/14/15
Case number:	2:15-bk-15653-PS		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Your case could be dismissed if you fail to appear at the meeting of creditors or if you do not provide photo identification and proof of social security number to the trustee at the meeting.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	CATHERINE ANNE WILLIAMSON	
2. All other names used in the last 8 years	aka CATHERINE WAKEM WILLIAMSON	
3. Address	2272 S. MCCLELLAND PL. CHANDLER, AZ 85286	
4. Debtor's attorney Name and address	MARK WESBROOKS THE WESBROOKS LAW FIRM, PLLC 15396 N. 83RD AVE. STE C-100 PEORIA, AZ 85381	Contact phone 623-486-1320 Email: wesbrooksefax@gmail.com
5. Bankruptcy trustee Name and address	RUSSELL BROWN CHAPTER 13 TRUSTEE SUITE 800 3838 NORTH CENTRAL AVENUE PHOENIX, AZ 85012-1965	Contact phone 602-277-8996 Email: mail@ch13bk.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 Phoenix, AZ 85003-1727	Office Hours: 9:00 am – 4:00 pm Monday–Friday Contact Phone: (602) 682-4000 Date: 12/15/15

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 27, 2016 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 3/28/16 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): </div> <div> Filing deadline: 4/26/16 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 6/13/16 </div> </div> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan or summary and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	